Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 1 of 54

United States Bankruptcy C Northern District of Illinois										Voluntary Petition	
Name of Deb Gonzalez			er Last, First	, Middle):				of Joint De	ebtor (Spouse Maria E) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Ot (include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digit (if more than one, s	state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Taxpayer I.D. (ITIN) No./Complete EII
Street Address 1116 Wes Joliet, IL	s of Debto	*	Street, City,	and State)	_	ZIP Code	Street 111 Jol		Joint Debtor	(No. and Str	reet, City, and State): ZIP Code
County of Res Will Mailing Addre			•		s:	60435	Wil	ĺ		1	dece of Business: Int from street address):
					Γ	ZIP Code	:				ZIP Code
Location of Pr (if different fro	om street	address abo	ove):								
☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests:				Sing in 1 Rail Stoo	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker nmodity Broaring Bank er Tax-Exe (Check box tor is a tax-exer Title 26 of	eal Estate as 101 (51B) oker mpt Entity , if applicable tempt organize the United S	s defined 7 (e) zation tates	defined "incurr	the I er 7 er 9 er 11 er 12	Petition is Fi	business debts.
Filing Fee (Check one box) Full Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					one box: Debtor is a si Debtor is not if: Debtor's agg: are less than a all applicable A plan is bein Acceptances	mall business a small business regate nonco \$2,490,925 (ee boxes: ng filed with of the plan w	Chap debtor as definess debtor as debtor as debtor as dentingent liquida amount subject this petition.	ter 11 Debte ned in 11 U.S.6 defined in 11 U ated debts (exc to adjustment	ors		
Statistical/Ad ☐ Debtor est ☐ Debtor est there will	timates tha	t funds will t, after any	l be available	for distri erty is ex	cluded and	nsecured cro administrat	editors.	es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Nur	50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Ass \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Lial	bilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 2 of 54

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Gonzalez, Facundo Gonzalez, Maria E (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Valentin Narvaez December 8, 2014 Signature of Attorney for Debtor(s) (Date) Valentin Narvaez 6300409 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 54 Document **B1** (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Facundo Gonzalez

Signature of Debtor Facundo Gonzalez

X /s/ Maria E Gonzalez

Signature of Joint Debtor Maria E Gonzalez

Telephone Number (If not represented by attorney)

December 8, 2014

Date

Signature of Attorney*

X /s/ Valentin Narvaez

Signature of Attorney for Debtor(s)

Valentin Narvaez 6300409

Printed Name of Attorney for Debtor(s)

Consumer Law Group, LLC

Firm Name

6232 N. Pulaski Rd. Ste. 200 Chicago, IL 60646

Address

877.509.6422 Fax: 888.270.8983

Telephone Number

December 8, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Gonzalez, Facundo Gonzalez, Maria E

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	7	•	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

1 (Official Form 1)(04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
· · · · · · · · · · · · · · · · · · ·	Gonzalez, Facundo
This page must be completed and filed in every case)	Gonzalez, Maria E
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief	(Check only one box.)
available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the	☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
T / / 1.	X
X TOCONO (FON 70(E) Signature of Debtor Facundo Gonzalez	X Signature of Foreign Representative
x Maria E Gonzalez	Printed Name of Foreign Representative
Signature of Joint Debtor Maria E Gonzalez	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
December 8, 2014	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for
Signature of Attorney*	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b),
	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated
X	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice
Signature of Attorney for Debtor(s)	of the maximum amount before preparing any document for filing for a
Valentin Narvaez 6300409	debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	
Consumer Law Group, LLC	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name	, , , , , , , , , , , , , , , , , , , ,
6232 N. Pulaski Rd. Ste. 200	Social-Security number (If the bankrutpey petition preparer is not
Chicago, IL 60646	an individual, state the Social Security number of the officer,
	principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
877.509.6422 Fax: 888.270.8983	
Telephone Number	
December 8, 2014	
Date	Address
*In a case in which § 707(b)(4)(I)) applies, this signature also constitutes a	**/
certification that the attorney has no knowledge after an inquiry that the	X
information in the schedules is incorrect.	The state of the s
Signature of Debtor (Corporation/Partnership)	- Date
I declare under penalty of perjury that the information provided in this	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social-Security numbers of all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	
X Signature of Authorized Individual	
Control of the state of the sta	If more than one person proposed this decimal to the second secon
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	· ·
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 11 U.S.C. §110, 18 U.S.C. §156.
Date	

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 5 of 54

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 6 of 54

1D (Official Form 1, Exhibit D) (12/09) - Cont.	ge 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); □ Active military duty in a military combat zone.	or
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Facundo Gonzalez Facundo Gonzalez	
Date: December 8, 2014	

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 7 of 54

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
· · · · · · · · · · · · · · · · · · ·
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
There initially daty in a minimaly compare 2010.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Facundo Gonzalez
Facundo Gonzalez
Date: December 8, 2014
Date.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 8 of 54

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 9 of 54

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of re	alizing and making rational decisions with respect to
financial responsibilities.);	
1 / /	109(h)(4) as physically impaired to the extent of being
	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Maria E Gonzalez
C	Maria E Gonzalez
Date: December 8, 2	014

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 10 of 54

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bein unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.); □ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	ıg
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Maria E Gonzalez	
Date: December 8, 2014	

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 11 of 54

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez,		Case No.	
	Maria E Gonzalez			
-		Debtors	Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	61,000.00		
B - Personal Property	Yes	3	6,462.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		138,339.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		33,691.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,984.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,984.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	67,462.00		
			Total Liabilities	172,030.00	

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 12 of 54

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez,		Case No.		
	Maria E Gonzalez				
_		Debtors ,	Chapter	7	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	1,984.50
Average Expenses (from Schedule J, Line 22)	1,984.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,848.10

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		73,591.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		33,691.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		107,282.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 13 of 54

B6A (Official Form 6A) (12/07)

In re	Facundo Gonzalez,	Case No.
	Maria E Gonzalez	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residential Real Estate commonly known as 1116		J	61,000.00	128,016.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Residential Real Estate commonly known as 1116 Westshire Dr., Joliet IL 60435 Debtors intend to surrender Value per collateral market value report APN: 3007053020070000

Sub-Total > **61,000.00** (Total of this page)

Total > **61,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 14 of 54

B6B (Official Form 6B) (12/07)

In re	Facundo Gonzalez,	Case No.
	Maria E Gonzalez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king Account: Chase	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Used	Household Goods & Furnishings	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Used	Necessary Clothing & Wearing Apparel	J	300.00
7.	Furs and jewelry.	Misce	ellaneous Used Costume Jewelry	w	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	x			
				Sub-Tota	al > 850.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 15 of 54

B6B (Official Form 6B) (12/07) - Cont.

In re	Facundo Gonzalez,		Case No.	
	Maria E Gonzalez			
•		Debtors		

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Sub-Tota	al > 0.00
		T)	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 16 of 54

B6B (Official Form 6B) (12/07) - Cont.

In re	Facundo Gonzalez,	Case No
	Maria E Gonzalez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Mile	d Vehicle Model: 2002 Buick Rendevouz age: Approximately 105,000 ie per www.kbb.com	н	1,864.00
		Mile	d Vehicle Model: 2008 Chevrolet Colorado age: Approximately 138,000 ie per www.kbb.com	J	3,748.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,612.00

Total >

6,462.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Entered 12/30/14 10:28:30 Desc Main Case 14-45967 Doc 1 Filed 12/30/14 Page 17 of 54 Document

B6C (Official Form 6C) (4/13)

Mileage: Approximately 105,000 Value per www.kbb.com

In re	Facundo Conzoloz	Casa No
mie	Facundo Gonzalez,	Case No.
	Maria E Gonzalez	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		f debtor claims a homestead exer 5. (Amount subject to adjustment on 4/1/ with respect to cases commenced on	/16, and every three years thereaf
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residential Real Estate commonly known as 1116 Westshire Dr., Joliet IL 60435 Debtors intend to surrender Value per collateral market value report APN: 3007053020070000	735 ILCS 5/12-901	30,000.00	61,000.00
Household Goods and Furnishings Used Household Goods & Furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Used, Necessary Clothing & Wearing Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Furs and Jewelry Miscellaneous Used Costume Jewelry	735 ILCS 5/12-1001(b)	50.00	50.00
Automobiles, Trucks, Trailers, and Other Vehicles Used Vehicle Model: 2002 Buick Rendevouz	735 ILCS 5/12-1001(c)	2,400.00	1,864.00

33,250.00 63,714.00 Total:

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Page 18 of 54 Document

B6D (Official Form 6D) (12/07)

In re	Facundo Gonzalez,
	Maria E Gonzalez

Case No	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	16	_		٦				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	Sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDATE	I SP UT L	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx7418			Opened 2/01/09 Last Active 9/16/14	Т	T E			
Citimortgage Inc Po Box 6243 Sioux Falls, SD 57117		J	Mortgage Residential Real Estate commonly known as 1116 Westshire Dr., Joliet IL 60435 Debtors intend to surrender Value per collateral market value report APN: 3007053020070000 Value \$ 61,000.00		D		128,016.00	67,016.00
Account No. xxxxxxxxx0001	t		Opened 3/24/14 Last Active 11/05/14			П	1=0,010101	
Numark Credit Union PO Box 2729 Joliet, IL 60434		н	PMSI Used Vehicle Model: 2008 Chevrolet Colorado Mileage: Approximately 138,000 Value per www.kbb.com					
			Value \$ 3,748.00	1			10,323.00	6,575.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubt nis			138,339.00	73,591.00
			(Report on Summary of Sc		`ota lule		138,339.00	73,591.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 19 of 54

B6E (Official Form 6E) (4/13)

In re	Facundo Gonzalez,	Case No.	
	Maria E Gonzalez		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

The check and box is detected and the creditors installing unsecured proving claims to report on any serious E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 20 of 54

B6F (Official Form 6F) (12/07)

In re	Facundo Gonzalez, Maria E Gonzalez		Case No.	
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T	H W J	CONSIDERATION FOR CLAIM. IF CLAIM	C C N T I N G	UNLLQU	D I S P U T	AMOUNT OF CLAIM
(See instructions above.)	O R	c	IS SUBJECT TO SETOFF, SO STATE.	— G	D A T	E D	
Account No. xxxxxx1328			Opened 2/01/13 Collection Attorney Us Cellular	Ť	E		
Afni, Inc. Attention: Bankruptcy 1310 Martin Luther King Dr Bloomington, IL 61701		W					4 244 00
Account No. xxxx8930			c/o AT&T UVERSE	+	+		1,314.00
Bay Area Credit Service PO Box 467600 Atlanta, GA 31146		J					
							57.00
Account No. xxxxxxxxxxxx3342 Cap1/mnrds		Н	Opened 3/01/06 Last Active 9/06/14 Charge Account				
							1,917.00
Account No. xxxxxxxxxxxx9784 Chase Po Box 15298 Wilmington, DE 19850		v	Opened 9/01/09 Last Active 9/01/14 Credit Card				
							6,261.00
3 continuation sheets attached		•	(Total e	Sub of this			9,549.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 21 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Facundo Gonzalez,	Cas	se No
	Maria E Gonzalez		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	10	111.	should Wife I hint on Oursewith	10	1	L	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	l F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1193			Opened 3/01/07 Last Active 8/24/14	Т	E		
Chase Po Box 15298 Wilmington, DE 19850		н	Credit Card		D		2,690.00
Account No. xxxxxxxx4891	t		Checking account		t		
Chase Bank 201 N Walnut St Wilmington, DE 19801		J					500.00
Account No. xxxxxxxxxxx2176	┢		Opened 1/01/14 Last Active 9/13/14				
Comenity Bank/carsons 3100 Easton Square PI Columbus, OH 43219		н	Charge Account				1,162.00
Account No. xxxx2016	╅		Opened 9/01/14 Last Active 10/04/14				
Diversified Consultant P O Box 551268 Jacksonville, FL 32255		w	Collection Attorney Comcast				37.00
Account No. xxxxxxxxxxxx9176	t		Opened 10/01/08 Last Active 9/09/14	+			
GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		Н	Charge Account				1,916.00
Sheet no. 1 of 3 sheets attached to Schedule of	_			Sub	tota	ıl	2 225 22
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	6,305.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 22 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Facundo Gonzalez,	Case No.	
	Maria E Gonzalez		

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Tc	ш	shand Wife Joint or Community	- 1.	<u></u>	υĪ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		O N T I N	N L I Q U I		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3008			Opened 11/01/03 Last Active 9/15/14		T	T E		
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		w	Charge Account			D		1,613.00
Account No. xxxxxxxx0000	╁				+	+		1,010.00
Paytek PO Box 10749 Murfreesboro, TN 37129-0015		J						47.00
Account No. xxxxxxxxxxxx5827	╁		Opened 12/01/09 Last Active 8/11/14		+	\dashv		
Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		w	Charge Account					2,494.00
Account No. xxxxxxxxxxx1756	<u> </u>		Opened 11/01/04 Last Active 9/07/14			1		
Sears/cbna Po Box 6189 Sioux Falls, SD 57117		н	Charge Account					- 400 00
Account No. xxxxxxxxxxx7069	╁		Opened 11/01/04 Last Active 8/10/14		+	+		7,422.00
Sears/cbna Po Box 6282 Sioux Falls, SD 57117		w	Credit Card					
								4,523.00
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total		bto s p		e)	16,099.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 23 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Facundo Gonzalez,	Case No.
	Maria E Gonzalez	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIGUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5517			Opened 9/01/12 Last Active 9/07/14] ``	Ť		
	1		Credit Card		D		
Sears/cbna							
Po Box 6282		Н					
Sioux Falls, SD 57117							
							576.00
Account No. xxxxxxxxxxx1457	╅	┢	Opened 12/01/13 Last Active 8/10/14	+			
Account to.	1		Charge Account				
Syncb/value City Furni							
950 Forrer Blvd		Н					
Kettering, OH 45420							
1.0							
							1,162.00
	1			-			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account No.	4						
Account No.							
	1						
Account No.	1			1			
	1						
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of		_	1	201-4		<u></u>	
				Subt			1,738.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t		-		
					ota		
			(Report on Summary of So	hec	lule	es)	33,691.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 24 of 54

B6G (Official Form 6G) (12/07)

In re	Facundo Gonzalez,	Case No.
	Maria E Gonzalez	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 25 of 54

B6H (Official Form 6H) (12/07)

In re	Facundo Gonzalez,	Case No.
	Maria F Gonzalez	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 26 of 54

	in this information to identify you							
Del	otor 1 <u>Facundo</u>	Gonzalez			_			
	otor 2 Maria E G	onzalez						
Uni	ted States Bankruptcy Court for	the: NORTHERN DISTRIC	CT OF ILLINOIS					
_	se number nown)		-				ed filing ent showing	g post-petition chapter ollowing date:
0	fficial Form B 6I					MM / DD/ `	YYYY	
S	chedule I: Your In	come						12/1:
spo atta	plying correct information. If y use. If you are separated and y ch a separate sheet to this for the Describe Employme	our spouse is not filing w m. On the top of any additi	ith you, do not includ	le infor	matic	on about your sp	ouse. If mo	ore space is needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-fi	ling spouse
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed			□ Empl ■ Not €	oyed employed	
	employers.	Occupation	Welder					
	Include part-time, seasonal, or self-employed work.	Employer's name	NNM Manufactu	ring LL	_C			
	Occupation may include stude or homemaker, if it applies.	nt Employer's address	24133 W. 143rd S Plainfield, IL 605	_				
		How long employed t	here?					
Par	t 2: Give Details About N	Nonthly Income						
	mate monthly income as of the use unless you are separated.	e date you file this form. If	you have nothing to re	port for	any I	ine, write \$0 in the	space. Inc	lude your non-filing
	u or your non-filing spouse have e space, attach a separate sheet		ombine the information	for all	emplo	oyers for that perso	on on the li	nes below. If you need
						For Debtor 1		otor 2 or ng spouse
2.	List monthly gross wages, s deductions). If not paid month			2.	\$	2,708.16	\$	0.00
3.	Estimate and list monthly ov	ertime pay.		3.	+\$	0.00	+\$	0.00

2,708.16

\$

0.00

Calculate gross Income. Add line 2 + line 3.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 27 of 54

Facundo Gonzalez Debtor 1 Maria E Gonzalez Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 2.708.16 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 491.89 0.00 5b. Mandatory contributions for retirement plans 5b. \$ \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 \$ 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e Insurance 5e. \$ \$ 231.77 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 723.66 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 1.984.50 0.00 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 0.00 0.00 8b. Interest and dividends 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income 0.00 \$ 0.00 Other monthly income. Specify: 8h.+ 8h. 0.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 10. 1.984.50 0.00 1,984.50 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 1,984.50 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 28 of 54

Fill	in this informa	ation to identify yo	our case:					
Deb	tor 1	Facundo Go	nzalez			Ch	eck if this is:	
							An amended filing	
	tor 2	Maria E Gon	zalez				A supplement show 13 expenses as of	wing post-petition chapter
(Spc	ouse, if filing)						10 expenses as of	the following date.
Unit	ed States Bank	cruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	e number					П	A separate filing fo	or Debtor 2 because Debtor
	nown)					_	2 maintains a sepa	
	···	D 0.1						
		orm B 6J	=					
		J: Your			en:			12/1:
info	ormation. If n		eded, atta ry questio	. If two married people ar ich another sheet to this n.				
1.	Is this a joi		iioia					
	☐ No. Go to	o line 2.						
	Yes. Doe	es Debtor 2 live	in a separ	ate household?				
		do.	•					
			st file a ser	parate Schedule J.				
			21o a oop					
2.	Do you hav	e dependents?	■ No					
	Do not list Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	e the						□ No
	dependents	' names.						Yes
								□ No
								☐ Yes
								□ No □ Yes
					-			□ res
								□ Yes
3.	Do your ex	penses include		No				_ 103
		of people other t	han $_{oldsymbol{\square}}$	Yes				
	yoursell an	id your depende	nts? —					
	imate your e		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
app	licable date.	•						
the		:h assistance an		government assistance it cluded it on <i>Schedule I: Y</i>			Your exp	enses
•		,						
4.		or home owners nd any rent for th		ses for your residence. In or lot.	nclude first mortgage	4.	\$	884.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b.		0.00
	•	•		ıpkeep expenses		4c.	\$	0.00
		eowner's associa				4d.	·	0.00
5.	Additional	mortgage payme	ents for vo	our residence, such as hor	me equity loans	5.	\$	0.00

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 29 of 54

Comparison Co		tor 1	Facundo Gonzalez	•	. ('(1)	
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b. \$ 30.00 6c. Telephone, cell phone, internet, satellite, and cable services 6c. \$ 100.00 6d. Other, Specify: 7. Food and housekeeping supplies 7. \$ 380.00 7. Food and housekeeping supplies 7. \$ 380.00 8. Childcare and children's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 14.00 10. Personal care products and services 11. \$ 0.00 11. Medical and dental expenses 11. \$ 0.00 12. Transportation, include gas, maintenance, bus or train fare. 12. Transportation, include gas, maintenance, bus or train fare. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 0.00 14. Charitable contributions and religious donations 14. \$ 0.00 15a. Life insurance 15b. Leath insurance 15c. Vehicle insurance educted from your pay or included in lines 4 or 20. 15b. Health insurance 15c. Vehicle insurance 15d. Obor include taxes deducted from your pay or included in lines 4 or 20. 15d. Charitable rinsurance, Specify 15d. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other, Specify 17d. Other, Specify 17d. Other, Specify 17d. Other, Specify 17d. Other payments or Vehicle 2 17d. Other payments for Vehicle 2 17d. Other payments for Vehicle 1 17d. Charitable drom your pay on line 5, Schedule 1, Your Income (Official Form 61). 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income 20a. Mortgages on other property 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses from line 22 above. 210e-ther specify in expenses. Add lines 4 through 21. 21 research to the property of the property of the surface of the property of the property of the property of the property of the	Dep	iOI Z	Maria E Gonzalez	Case num	iber (it known)	
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Cothing, laundry, and dry cleaning	8.	Child	dcare and children's education costs	8.	\$	
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Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 30 of 54

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez		Case No.							
	manu a domanoa	Debtor(s)	Chapter	7						
	DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR									
	1 declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of on that they are true and correct to the best of my knowledge, information, and belief.									
Date	December 8, 2014	Signature Facundo Gonzale Debtor		onzalez						
Date	December 8, 2014	Signature Maria E Gonzalez	£ 6	onzalcz						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Joint Debtor

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 31 of 54

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez		Case No.		
•		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$31,565.62 2014 Debtor Income: Pay Advices \$42,575.00 2013 Debtor Income: Tax Return \$33,785.00 2012 Debtor Income: Tax Return

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 32 of 54

B7 (Official Form 7) (04/13)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAYMENTS/ **TRANSFERS**

PAID OR VALUE OF TRANSFERS

AMOUNT STILL **OWING**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 33 of 54

B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Consumer Law Group, LLC 6232 N. Pulaski Suite 200 Chicago, IL 60646 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,405.00 paid pre-petition

toward \$2,000.00 attorney's fee, \$335.00 filing fee, \$17.00 collateral market report, and \$53.00 credit report.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 34 of 54

B7 (Official Form 7) (04/13)

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

ANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None Li

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 35 of 54

B7 (Official Form 7) (04/13)

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 36 of 54

B7 (Official Form 7) (04/13)

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

_

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 37 of 54

B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 38 of 54

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 8, 2014

Signature Signature Signature Signature

Paccember 8, 2014

December 8, 2014

Signature Signature Signature Signature Signature Signature Is/ Maria E Gonzalez

Maria E Gonzalez

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 39 of 54

B7 (Official Form 7) (04/13)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 8, 2014	Signature FOCO GONZAICZ Facundo Gonzalez Debtor
Date	December 8, 2014	Signature Maria E Gonzalez Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 40 of 54

B8 (Form 8) (12/08)

United States Bankruptcy CourtNorthern District of Illinois

Facundo Gonzalez In re Maria E Gonzalez		Case No.	
maria E Oorizatoz	Debtor(s)	Chapter	7
CHAPTER 7 INDIVIDUA PART A - Debts secured by property of the estate property of the estate. Attach additional Property No. 1			
Creditor's Name: Citimortgage Inc	Residential Rea Dr., Joliet IL 60 Debtors intend	435 to surrender teral market value	ly known as 1116 Westshire
Property will be (check one):			
■ Surrendered	l Retained		
If retaining the property, I intend to (check at least or ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for	ne): example, avoid lien using 11 U	J.S.C. § 522(f)).	
Property is (check one):			
Claimed as Exempt	☐ Not claimed a	as exempt	
Property No. 2			
Creditor's Name: Numark Credit Union	Used Vehicle M	rty Securing Debi lodel: 2008 Chevro ximately 138,000 .kbb.com	
Property will be (check one):	L		

■ Retained

(for example, avoid lien using 11 U.S.C. § 522(f)).

☐ Not claimed as exempt

If retaining the property, I intend to (check at least one):

☐ Surrendered

Property is (check one):

□ Redeem the property■ Reaffirm the debt□ Other. Explain

■ Claimed as Exempt

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 41 of 54

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1	
Lessor's Name: -NONE-	 Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	December 8, 2014	Signature	/s/ Facundo Gonzalez	
		•	Facundo Gonzalez	
			Debtor	
Date	December 8, 2014	Signature	/s/ Maria E Gonzalez	
		· ·	Maria E Gonzalez	
			Ioint Debtor	

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 42 of 54

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Ma	cundo Gonzalez ria E Gonzalez			Case No.	
			Debtor(s)	Chapter	7
		DIVIDUAL DEBT		·	
	ider penalty of perjury that t operty subject to an unexpire	ed lease.			estate securing a debt and/or
Date Dece	ember 8, 2014	Signature	Facundo Gonzalez	1060	nealer
Date Dece	ember 8, 2014	Signature	Debtor After Maria E Gonzalez Joint Debtor	E 60	nzalrz.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 43 of 54

United States Bankruptcy Court Northern District of Illinois

	Debtor(s)		-	
		Chapter	7	
DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)	
id to me within one year before the filing of the peti	tion in bankruptcy, or agreed to b	e paid to me, for serv		
For legal services, I have agreed to accept		\$	2,000.00	
			2,000.00	
Balance Due		\$	0.00	
ne source of the compensation paid to me was:				
■ Debtor □ Other (specify):				
ne source of compensation to be paid to me is:				
■ Debtor □ Other (specify):				
I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of my law firm.	
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicate	atement of affairs and plan which itors and confirmation hearing, a reduce to market value; ex- ions as needed; preparation	n may be required; nd any adjourned hea emption planning;	rings thereof; preparation and filing of	
522(f)(2)(A) for avoidance of liens on h	ousehold goods.			
			es, relief from stay actions or	
	CERTIFICATION			
ertify that the foregoing is a complete statement of a akruptcy proceeding.	any agreement or arrangement for	r payment to me for r	epresentation of the debtor(s) in	
December 8, 2014				
	Ste. 200	•		
	rsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 dd to me within one year before the filing of the peti half of the debtor(s) in contemplation of or in conne For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due e source of the compensation paid to me was: Debtor Other (specify): e source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compercopy of the agreement, together with a list of the return for the above-disclosed fee, I have agreed to Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicate 522(f)(2)(A) for avoidance of liens on her agreement with the debtor(s), the above-disclosed Representation of the debtors in any of any other adversary proceeding.	rsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the atte do to me within one year before the filing of the petition in bankruptcy, or agreed to half of the debtor(s) in contemplation of or in connection with the bankruptcy case is For legal services, I have agreed to accept Prior to the filing of this statement I have received Balance Due e source of the compensation paid to me was: Debtor Other (specify): e source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person copy of the agreement, together with a list of the names of the people sharing in the return for the above-disclosed fee, I have agreed to render legal service for all aspectants of the debtor's financial situation, and rendering advice to the debtor in det Preparation and filing of any petition, schedules, statement of affairs and plan which Representation of the debtor at the meeting of creditors and confirmation hearing, a [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exeraffirmation agreements and applications as needed; preparatior 522(f)(2)(A) for avoidance of liens on household goods. agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions, judiany other adversary proceeding. CERTIFICATION ertify that the foregoing is a complete statement of any agreement or arrangement for kruptcy proceeding. December 8, 2014 //s/ Valentin Narvaez Consumer Law (6232 N. Pulaski F Ste. 200 Chicago, IL 6064)	e source of the compensation paid to me was: Debtor Other (specify): e source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are mem I have agreed to share the above-disclosed compensation with a person or persons who are not members copy of the agreement, together with a list of the names of the people sharing in the compensation is attained in the compensation of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the debtor's financial situation, and rendering advice to the debtor in determining whether to Preparation and filling of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned head [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; reaffirmation agreements and applications as needed; preparation and filling of motifications are not applications as needed; preparation and filling of motifications are not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidance any other adversary proceeding. CERTIFICATION ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for recomplete that the foregoing is a complete statement of any agreement or arrangement for payment to me for recomplete statement of any agreement or arrangement for payment to me for recomplete statement of any agreement or arrangement for payment to me for recomplete statement of any agreement or arrangement for payment to me for recomplete statement of any agreement or arrangement for payment to me for recomplete statement of any agreement or arrangement for payment to me for recomplete stateme	



ACUERDO DE REPRESENTACIÓN DE BANCARROTA

Este Contrato de Representación de Bancarrota (en lo sucesivo denominado "Acuerdo") se celebra este 9/24/14 por Facundo Gonzalez, Maria Gonzalez (en lo sucesivo, el "Cliente"), y entre el Derecho del Consumidor Grupo., una compañía de responsabilidad limitada de Illinois, con su centro de actividad principal en el 6232 N. Pulaski Rd., Suite 200, Chicago, IL 60646 (denominada en lo sucesivo ("CLG"), a efectos de representación legal en la declaración de bancarrota bajo el Estados Unidos Código de Bancarrota.

DEFINICIONES

- A. "Tarifa" significa la cantidad que el cliente debe pagar a CLG.
- B. "cuota inicial" es la cantidad que el cliente deberá pagar CLG antes de que ellos comenzará a cualquier servicio legal.
- C. "tasa de presentación" es la cantidad que el cliente debe pagar a la corte para declararse en bancarrota.
- D. "Representación", significa los servicios jurídicos y estrategias que proporcionados al Cliente debajo previsto en las leyes de Illinois..
- E. "Partes" significa CLG y el cliente.
- F. "Depositario" significa persona designada por el Tribunal de Quiebras de los Estados Unidos para discubrir activos.
- G. "341 reunión" se entiende la reunión de los acreedores del cliente debe asistir por lo que el fiduciario puede hacer una determinación de si los activos existentes.
- H. "Servicios" significan las estrategias legales y de trabajo que CLG proporcionará cliente..
- 1. "Petición" significa todos los documentos y los horarios que deben ser presentados ante el Tribunal de Quiebras de Estados Unidos para el alivio de bancarrota.
- J. "Reafirmación", un acuerdo donde el cliente se compromete a un prestamista para seguir siendo responsable de un préstamo securizado específica.
- K. "Redención" significa pagar el valor justo de mercado de cualquier securizado préstamo,
- 1. <u>CONDICIONES</u>: El presente Acuerdo no entrará en vigor, y CLG no tendrá obligación de prestar servicios legales hasta que los signos cliente una copia de este Acuerdo y paga el importe solicitado en la sección de comisiones de este Acuerdo en el párrafo 3. CLG no hace ninguna declaración de los resultados positivos ni garantiza el resultado deseado por el cliente.
- 2. ALCANCE DE LA REPRESENTACIÓN: El cliente se contrata CLG para proveer servicios legales para preparar y presentar una petición de bancarrota. Alcance de la representación incluye: (1) revisar y analizar las circunstancias financieras de los clientes sobre la base de la información proporcionada por el cliente, (2) asesorar a clientes de sus opciones de quiebra sobre la base de la información proporcionada por el cliente, asesorar a clientes de la información que necesita ser revisado para representar con precisión la situación del cliente antes de que el Tribunal de Quiebras de los Estados Unidos; (4) informar a clientes sobre las consecuencias que participan en la presentación de un Capítulo 7 o Capítulo 13 de quiebra, así como informar a clientes de los deberes relacionados con cada presentación; (5) appearing at Client's 341

- meeting; (6) negociación de acuerdos de reafirmación; (7) la preparación de la petición del cliente; y (8) el manejo de llamadas de los acreedores durante la duración de la quiebra.
- 3. OTROS SERVICIOS: A menos que se indique expresamente lo contrario en esta o en cualquier otro acuerdo entre el Cliente y CLG, la representación no incluye las apelaciones del caso del cliente, procedimientos adversarios, trabajo después de la petición, o cualquier otra tarea que no se refieran a la bancarrota inmediata. El cliente reconoce que estos asuntos pueden ser largos e impredecibles, y el tiempo dedicado y el trabajo necesario puede variar, por lo tanto, no puede ser cubierto por la tarifa plana acordado en el párrafo 4.
- 4. CUOTA: Cliente se compromete a pagar una Cuota de Compromiso a CLG de \$2,000.00, que es un "fixed flat fee" y debido en la ejecución de este Acuerdo, o de una manera o de la frecuencia establecida en la forma autorización firmada de pago en la cual se incorpora al presente por referencia. El pago del cliente de la tarifa incluye el costo de la tasa de presentación Corte de \$30,000, el costo para conseguir una reporte de crédito, y una Análisis comparativo. Además, el cliente entiende que las reservas de CLG el derecho a no presentar la petición de quiebra hasta el pago completo se ha realizado de acuerdo con este Acuerdo. Si los contratos de cliente para el Capítulo 13, y luego decide convertirlo en un Capítulo 7, el Cliente se compromiso es una cuota de procesamiento no reembolsable de \$ 350.00. El honorario de proceso incluye los servicios prestados al cliente después de entrar en este acuerdo, tales como el procesamiento y la introducción de datos en los registros electrónicos de CLG y para crear / abrir / mantener de un archivo físico. Además, si la petición está construido y terminado, el reembolso no será publicada. La Cuota de Compromiso y Tasa de Presentación Corte son:

Producto	Costo del client por producto
Reporte de crédito para el deudor de un solo	\$33.00
Reporte de crédito para los deudores de presentación conjunta	\$53.00
Análisis comparativo de mercado	\$17.00

AVISO: los costos de proveedor están sujetos a cambios sin previo aviso. Si los costos cambia, CLG hará sus mejores esfuerzos para mantener el precio total original para evitar molestias para el cliente. Agencias de informes de crédito tienen prohibido crear una lista de los nombres de los proveedores de servicios médicos en los informes de crédito. Por lo tanto el cliente no puede esperar para obtener un informe de crédito para obtener los nombres de los proveedores de servicios médicos. La oficina de informes de crédito podría contener un agente de cobro. CLIENTE deberá ponerse en contacto con el agente de la colección directamente a obtener la información de los proveedores. CLG no se hace responsable por cualquier omisión de tales acreedores, o los costos involucrados en la adición de los acreedores o la modificación de una solicitud de bancarrota como resultado de las cuestiones antes mencionadas.

- 5. <u>FONDOS INSUFICIENTES CUOTA:</u> El cliente debe pagar \$ 45.00 por cada retorno de fondos insuficientes antes de que CLG puede presentar cualquier documentación en nombre del cliente. Archivo del Cliente será suspendida sobre un pago que es devuelto por fondos insuficientes hasta el cliente trae su / su cuenta corriente con CLG.
- 6. CLIENT DUTIES AND COMMUNICATIONS: Cliente siempre debe ser sincero con CLG. De no hacerlo, puede, a discreción única y absoluta de CLG, resultado en la representación de terminación, y el cliente renuncia a todo derecho a presentar una demanda contra el CLG para hacerlo. Proporcionar con declaraciones falsas impide cualquier tipo de recuperación o recurrir el cliente puede tratan de perseguir en contra CLG. El cliente también deber de cooperar con CLG, informar de las novedades que puedan obstaculizar o hacer avanzar el caso del cliente, cumplir con este Acuerdo, con prontitud pagar la cuota de compromiso, y mantenga CLG advertido de la dirección del cliente, número de teléfono, y el paradero del cliente. Muchas comunicaciones con clientes será por correo electrónico, debido a la velocidad y la eficiencia de correo electrónico (si el cliente proporciona CLG con una dirección de correo electrónico).

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Cliente se compromete a proporcionar CLG con una dirección de correo electrónico que el cliente puede acceder a diario y el cliente va a comprobar su / su correo electrónico todos los días para determinar si alguna información importante ha sido enviada por CLG. Cliente renuncia a toda responsabilidad derivada de o como resultado del fracaso del cliente para recibir cualquier información o solicitud de CLG. El cliente tiene la responsabilidad de devolver todos los formularios completados en su totalidad a CLG en las 24 horas siguientes a la recepción de esos documentos. CLG no se conserva hasta el CLG recibe este acuerdo firmado, la cuota de participación plena, el cliente ha terminado y ejecutado por completo las formas y revelaciones, y cualquier otro documento CLG pide al cliente que producen. CLG no tiene la obligación de realizar los servicios de representación hasta que las tareas antes mencionadas se han llevado a cabo por el cliente. Cliente debe totalmente, por completo, y oportuno realizar todas las funciones de los clientes en virtud del presente Acuerdo, que incluye, pero no limitado a, el pago de la cuota de participación plena.

- 7. APROBACIÓN DE LA GESTIÓN Y RETIRADA: El cliente podrá dar por terminado CLG en cualquier momento. CLG podrá retirarse de la representación por una buena causa. La buena causa incluye, pero no se limita a, el incumplimiento del Cliente de este Acuerdo, falta de pago de la cuota, y la negativa a cooperar o seguir el consejo de CLG sobre un asunto o cualquier otro hecho o circunstancia que haría que la representación ilegales o no éticas. Cuando representación termina, todos los cargos pendientes de pago se convertirá inmediatamente en vencidos y pagaderos. El cliente es responsable de los cargos por pagar y gastos resultantes de la representación CLG de cliente en esta materia. Después de la representación termina, CLG, a petición del cliente, deberá entregar el archivo del cliente y la propiedad en posesión CLG, siempre que el cliente ha remitido el pago total por los servicios prestados. CLG puede retener un derecho de retención en los archivos del cliente de los cargos por pagar por el tiempo que dijo que los honorarios son pendientes de pago. CLG se reserva el derecho exclusivo a la retirada de la representación si el cliente no es sincero con CLG, o si el cliente no produce los documentos esenciales que se necesitan para la representación diligente.
- 8. <u>AUTORIDAD EXCLUSIVA</u>: CLG tiene autoridad total y exclusiva para determinar la estrategia de negociación / lítigio y para llevar a cabo todas las negociaciones o litigios con los acreedores de los clientes. Además, el cliente renuncia a cualquier reclamación o responsabilidad contra CLG sobre la base de cualquier decisión tomada por CLG en el ejercicio de tal discreción y autoridad. El cliente acepta que, a partir de la fecha de ejecución del presente Acuerdo, si el cliente se comunica con los acreedores de los clientes con respecto a cualquier discusiones, negociaciones u ofertas relacionados con la resolución o curar de incumplimiento el acreedor del cliente o la delincuencia, el Cliente deberá notificar inmediatamente a CLG por escrito de todos los debates o de opciones que han proporcionado a el cliente un plazo de 24 horas después de la comunicación. Dicha prohibición subsiste hasta CLG completa sus negociaciones con los acreedores, el cliente ha aceptado una propuesta de los acreedores, o el proceso de recolección ha sido detenido o revocado, o hasta la fecha de terminación de este Acuerdo, lo que ocurra primero.
- 9. <u>COMUNICACIONES:</u> Durante, la Representación, El Cliente Debén Compartir TODAS las Comunicaciones Con CLG inmediamente. Los acreedores pueden intentar llamar y hostigar a los clientes. Si los acreedores tratar de contactar al cliente, el cliente debe informar a los acreedores que todas las comunicaciones futuras se deben dirigir a CLG. Cliente autoriza a CLG para hablar, negociar y litigar en nombre del cliente si es necesario.
- 10. **REPORTE DE CRÉDITO:** El cliente autoriza a CLG para obtener un informe de crédito para su presentación a la Corte de Bancarrota de los Estados Unidos a fin de poner los acreedores del Cliente en el aviso de presentación de la petición del cliente.
- 11. AVISO DE EJECUCIÓN HIPOTECARIA: El cliente debe notificar a CLG de recepción de cualquier aviso de incumplimiento o de venta de ejecución hipotecaria dentro de las 24 horas siguientes a la recepción de la misma, incluyendo la fecha, en su caso, de cualquier venta de la Propiedad. El fracaso del cliente para

notificar a CLG de recepción del cliente de cualquiera de los anuncios mencionados afecta la capacidad para obtener de alivio de ejecución de una hipoteca para el cliente, puede dificultar la presentación de la petición, o puede resultar en una incapacidad para detener la venta de ejecución hipotecaria de la propiedad a través de la presentación de una petición de bancarrota. Si El Cliente no cumpla Con ESTAS disposiciones, CLG es libera de cualquier Responsabilidad relacionada con él la Representación.

- 12. <u>ACUERDO COMPLETO:</u> Este Acuerdo contiene el acuerdo completo entre las Partes. Sin otro acuerdo, declaración, garantía o promesa escrita u oral, hecha en o antes de la fecha de vigencia de este Acuerdo será vinculante para el Cliente y CLG.
- 13. <u>SEPARABILIDAD EN CASO DE NULIDAD PARCIAL</u>: Si cualquier disposición de este acuerdo, en su totalidad o en parte, ser no es exigible, por cualquier razón, el resto de la disposición y de la totalidad del Acuerdo será separable y permanecerá en vigor.
- 14. <u>EMPLEO DEL PERSONAL</u>: CLG a su discreción, puede utilizar abogados asociados, empelados secretariales y paralegales para representar y trabajar en la acción pendiente.
- 15. MODIFICACIÓN POR ACUERDO POSTERIOR: El presente Acuerdo podrá ser modificado por acuerdo posterior de las Partes sólo por un instrumento escrito, firmado por ambos, o un acuerdo verbal en la medida en que las Partes llevarlo a cabo.
- 16. ARBITRAJE: Todos los reclamos y disputas que surjan o que se relacione con el presente Acuerdo se resolverán mediante arbitraje vinculante en el estado de Illinois. El arbitraje se llevará a cabo sobre una base confidencial de conformidad con las Reglas de Arbitraje Comercial de la Asociación Americana de Arbitraje. Cualquier decisión o laudo, como resultado de cualquier procedimiento de arbitraje deberá constar por escrito y deberá proporcionar una explicación para todas las conclusiones de hecho y de derecho y deberá incluir la evaluación de los costos, gastos y honorarios razonables de abogados. Cualquier tipo de arbitraje se llevará a cabo por un árbitro con experiencia en la solución de controversias Honorarios de abogados y deberá incluir un registro escrito de la audiencia de arbitraje. Las partes se reservan el derecho de oponerse a cualquier persona que será empleado por, o afiliados a una organización de la competencia o entidad. El laudo arbitral puede ser confirmada en un tribunal de jurisdicción competente.
- 17. <u>LEGISLACIÓN APLICABLE</u>: Este Contrato se rige por el estado de Illinois, sin tener en cuenta conflictos de principios legales. El cliente acepta y da su consentimiento a la jurisdicción en el condado de Cook Illinois, y se somete al estado correcto o lugar federales en el mismo. Cualquier controversia o reclamo que surja del incumplimiento por parte del cliente o de CLG se ha resuelto mediante arbitraje administrado por la Asociación Americana de Arbitraje o de otro tipo de arbitraje que de lo contrario de mutuo acuerdo por escrito entre las Partes.

EN FE DE LO CUAL, las partes han suscrito el presente Acuerdo a partir de la fecha arriba señalada. Reconozco todos los costos asociados con CLG han dado a conocer a mi / nosotros.

Facundo Gonzalez

Maria Gonzalez

CONSUMER LAW GROUP, LLC

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 50 of 54

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez		Case	e No.	
		Debt	or(s) Chap	pter 7	
			O CONSUMER DEF BANKRUPTCY COD	` ,	
Code.	I (We), the debtor(s), affirm that I (we) I	Certification of nave received and read		quired by §	342(b) of the Bankruptcy
	ndo Gonzalez E Gonzalez	X	/s/ Facundo Gonzalez		December 8, 2014
Printed	d Name(s) of Debtor(s)		Signature of Debtor		Date
Case N	No. (if known)	X	/s/ Maria E Gonzalez		December 8, 2014
			Signature of Joint Debtor	(if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 14-45967 Doc 1 Filed 12/30/14 Entered 12/30/14 10:28:30 Desc Main Document Page 51 of 54

B 201B (Form 201B) (12/09)

United States Bankruptcy Court

		Northern District of Illinois	•	
In re	Facundo Gonzalez Maria E Gonzalez		Case No.	
		Debtor(s)	Chapter	7
		N OF NOTICE TO CONSUME 342(b) OF THE BANKRUPTCY		R(S)
Code.	I (We), the debtor(s), affirm that I (we) h	Certification of Debtor nave received and read the attached notice	ce, as required	by § 342(b) of the Bankruptcy
	do Gonzalez E Gonzalez	x Facun	d060v)2.4(@)December 8, 2014
Printec	l Name(s) of Debtor(s)	Signature of Debte	or	Date
Case N	To. (if known)	X Mayica Signature of Joint		<u>Partice</u> December 8, 2014 y) Date

Instructions: Attach a copy of Form B 201 A. Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

United States Bankruptcy Court Northern District of Illinois

In re	Facundo Gonzalez Maria E Gonzalez	-	Case No.	
		Debtor(s)	Chapter 7	
	VEI	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	15
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	December 8, 2014	Facundo Gonzalez Signature of Debtor	Gontalez	
Date:	December 8, 2014	Maria E Gonzalez Signature of Debtor	Gonzalez	

Afni, Inc. Attention: Bankruptcy 1310 Martin Luther King Dr Bloomington, IL 61701

Bay Area Credit Service PO Box 467600 Atlanta, GA 31146

Cap1/mnrds

Chase Po Box 15298 Wilmington, DE 19850

Chase Po Box 15298 Wilmington, DE 19850

Chase Bank 201 N Walnut St Wilmington, DE 19801

Citimortgage Inc Po Box 6243 Sioux Falls, SD 57117

Comenity Bank/carsons 3100 Easton Square Pl Columbus, OH 43219

Diversified Consultant P O Box 551268 Jacksonville, FL 32255

GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 Numark Credit Union PO Box 2729 Joliet, IL 60434

Paytek PO Box 10749 Murfreesboro, TN 37129-0015

Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076

Sears/cbna Po Box 6189 Sioux Falls, SD 57117

Sears/cbna Po Box 6282 Sioux Falls, SD 57117

Sears/cbna Po Box 6282 Sioux Falls, SD 57117

Syncb/value City Furni 950 Forrer Blvd Kettering, OH 45420